

**SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS**  
**JANUARY 3, 1999 (Revision)**PREPARED FOR READY REFERENCE, CONSULT THE STATE LAW AND STATE EMPLOYMENT SECURITY AGENCY  
FOR AUTHORITATIVE INFORMATION

S t a t e	BENEFITS									COVERAGE		TAXES
	Qualifying wage or employment (number x wba or as indicated) <u>1/</u>	Wait- ing week <u>2/</u>	Computation of wba (fraction of hqw or as indicated) <u>1/3/</u>	Wba for total unemployment <u>4/</u>		Earnings disregarded <u>5/</u>	Duration in 52 week period		Benefit weeks for total unemployment <u>7/</u>	Size of firm (1 worker in specified time and/or size of payroll) <u>14/</u>	1999 Taxable wage base	
				Proportion of base period wages <u>6/</u>			Min. <u>8/</u>	Max.				
				Min. *	Max. *							
AL	1- ½ x hqw	0	1/24 of avg. of 2 highest qtrs.	\$45	\$190	\$15	1/3	15+	26	20 wks.	\$ 8,000	
AK	\$1,000; wages in 2 qtrs.	1	4.4-0.9% of annual wages, +\$24 per dep. up to \$72	44- 68	248- 320	1/4 wages over \$50	Weighted schedule of bpw in relation to hqw	16 <sup>7/</sup>	26 <sup>7/</sup>	Any time	24,500	
AZ	1- ½ x hqw; \$1,000 in HQ	1	1/25	40	195	\$30	1/3	12+	26	20 wks.	7,000	
AR	27 x wba; wages in 2 qtrs.	1	1/26 up to 66-2/3% of State aww	53	294	2/5	1/3	9	26	10 days	9,000	
CA	\$1,300 in HQ or \$900 in HQ w/ BP wages = to 1- 1/4 x HQ	1 <sup>2/</sup>	1/23 - 1/33 <sup>12/</sup>	40	230	Greater of \$25 or 25% of wages	1/2	14+ <sup>7/</sup>	26 <sup>7/</sup>	Over \$100 in any qtr.	7,000	
CO	40	1	60% of 1/26 of clmt.'s 2 highest qtrs. up to 50% of 1/52 of bpw	25	314	1/4 wba	1/3	13+	26	Any time	10,000	
CT	40	0	1/26 of avg. of 2 highest qtrs. up to 60% of State aww +\$10 per dep. up to ½ wba or 5 deps.	15- 25	362- 412	1/3 wages	Uniform	26 <sup>7/</sup>	26 <sup>7/</sup>	20 wks.	15,000	
DE	36	0	<sup>12/</sup>	20	300 <sup>18/</sup>	Greater of \$10 or 30% of wba	1/2	24	26	20 wks.	8,500	
DC	1- ½ x hqw; not less than \$1,950; \$1,300 in 1 qtr.	1	1/26, up to 50% of State aww	50	309 <sup>4/</sup>	1/5 wages	1/2	20 <sup>7/</sup>	26 <sup>7/</sup>	Any time	9,000	
FL	1- ½ x hqw; \$3,400 in BP	1	1/26	32	275	8 x Fed. hrly. min. wage	25%	26	26	20 wks.	7,000	

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				Min. *	Max. *		Min. <u>8/</u>	Max. <u>9/</u>				
GA	150% of hqw; wages in 2 qtrs. <u>10/</u>	0 <u>2/</u>	1/48 of 2 highest qtrs. <u>12/</u>	\$39	\$244	\$30	1/4	9+	26	20 wks.	\$ 8,500	
HI	26; wages in 2 qtrs.	1	1/21 up to 70% of State aww	5	364	\$50	Uniform	26 <u>7/</u>	26 <u>1/</u>	Any time	27,000	
ID	1- 1/4 x hqw; not less than the min. qualifying wages in 1 qtr.; wages in 2 qtrs.	1	1/26 up to 60% of State aww	51	273	1/2 wba	Weighted schedule of bpw in relation to hqw	10	26	20 wks. or \$1,500 in any qtr.	23,600	
IL	\$1,600; \$440 outside HQ	1	49.5% of clmt. aww in 2 highest qtrs. up to 49.5% of State aww <u>12/</u>	51	284-376	1/2 wba	Uniform	26	26	20 wks.	9,000	
IN	1-1/4 x hqw; not less than \$2,750; \$1,650 in last 2 qtrs.	1	5% of 1 <sup>st</sup> \$2,000 in HQ, 4% of remaining HQ wages	87	244	Greater of \$3 or 20% of wba from other than BP employer	28%	8+	26	20 wks.	7,000	
IA	1-1/4 x hqw; 3.5% of the Statewide aaw in HQ; 1.75% of aaw in a 2 <sup>nd</sup> qtr.	0	<u>3/12/</u>	37-45	251-307	1/4 wba	1/3	7+	26	20 wks.	16,500	
KS	30; wages in 2 qtrs.	1	4.25% of hqw up to 60% of State aww	73	292	25% of wba	1/3	10	26	20 wks.	8,000	
KY	1- 1/2 x hqw; 8 x wba in last 2 qtrs.; \$750 in 1 qtr. and \$750 in other qtrs.	0	1.235% of BP wages up to 55% of State aww	39	268	1/5 wages	1/3	15	26	20 wks.	8,000	
LA	\$1,200; 1 - 1/2 x hqw	1	1/25 of 4 qtrs. <u>13/</u>	10	215 <u>18/</u>	Lesser of 1/2 wba or \$50	27%	26	26	20 wks.	7,000 <u>20/</u>	
ME	2 x annual aww in each of 2 qtrs. & 6 x annual aww in BP	1	1/22 up to 52% of State aww +\$10 per dep. up to 1/2 wba	37-55	227-340	\$25	1/3	26	26	20 wks.	7,000	

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	Qualifying wage or employment (number x wba or as indicated) <u>1/</u>	Waiting week <u>2/</u>	Computation of wba (fraction of hqw or as indicated) <u>13/</u>	Wba for total unemployment <u>4/</u>		Earnings disregarded <u>5/</u>	Duration in 52 week period		Benefit weeks for total unemployment <u>7/</u>	Size of firm (1 worker in specified time and/or size of payroll) <u>11/</u>	1999 Taxable wage base	
				Proportion of base period wages <u>6/</u>			Min. <u>9/</u>	Max.				
				Min.*	Max.*							
MD	1- 1/2 x hqw; \$576.01 in 1 qtr.; wages in 2 qtrs.	0	1/24 + \$8 per dep. up to \$40	\$25-33	\$250 <sub>4/</sub>	\$70	Uniform	26	26	Any time	\$ 8,500	
MA	30; not less than \$2,000	1	1/21 - 1/26 up to 57.5% of State aww, + \$25 per dep. up to 1/2 wba	14-21	382-573	1/3 wba	36%	10 +/-30	30	13 wks.	10,800	
MI	20 wks. employment at 30 x State min. hourly wage <u>10/</u>	0	70% of clmt.'s after tax earnings (ATE) up to a max. of 53% of State aww	87	300	<u>5/</u>	3/4 wks. emplmnt.	15	26	20 wks. or \$1,000 in CY	9,500	
MN	1- 1/4 x hqw, at least \$1,000 in HQ	1	<u>12/</u>	39	331	Greater of \$50 or 25% of wages	1/3	10+	26	20 wks.	18,100	
MS	40; \$780 in 1 qtr.; wages in 2 qtrs.	1	1/26	30	190	\$40	1/3	13 +	26	20 wks.	7,000	
MO	1- 1/2 x hqw; \$1,000 in 1 qtr.; wages in 2 qtrs. <u>10/</u>	1 <u>9/</u>	4.0%	45	205	\$20	1/3	11+	26	20 wks.	8,500	
MT	1- 1/2 x hqw; 7% of aaw in BP or 50% of aaw	1	1% of BP wages or 1.9% of wages in 2 HQ's up to 60% of State aww	61	246	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in relation to hqw	8	26	\$1,000 in current or preceding year	17,100	
NE	\$1,600; \$800 in each of 2 qtrs.	1	1/20 - 1/24	36	206	1/2 wba <sub>5/</sub>	1/3	20	26	20 wks.	7,000	
NV	1- 1/2 x hqw <u>10/</u>	0	1/25, up to 50% of State aww	16	267	1/4 wages	1/3	12+	26	\$225 in any qtr.	18,600	
NH	\$2,800; \$1,200 in each of 2 qtrs.	0	1.0 - 1.1% of annual wages	32	275	30% of wba	Uniform	26	26	20 wks.	8,000	
NJ	20 wks. emplmt. at 20% of aww; or 12 x aww <sub>21/</sub>	1 <sub>9/</sub>	60% of clmt.'s aww + d.a. up to 56-2/3% of State aww	61	407 <sub>4/</sub>	Greater of \$5 or 1/5 wba	3/4 wks. emlymt.	15 <sub>7/</sub>	26 <sub>7/</sub>	\$1,000 in any year	19,300	
NM	1 - 1/4 x hqw	1	1/26; not less than 10% nor more than 50% of State aww	46	246	1/5 wba	3/5	19	26	20 wks. or \$450 in any qtr.	\$14,200	

State	BENEFITS									COVERAGE		TAXES
							Duration in 52 week period					
	Qualifying wage or employment (number x wba or as indicated) <u>1/</u>	Waiting week <u>2/</u>	Computation of wba (fraction of hqw or as indicated) <u>13/</u>	Wba for total unemployment <u>4/</u>		Earnings disregarded <u>5/</u>	Proportion of base period wages <u>6/</u>	Benefit weeks for total unemployment <u>7/</u>		Size of firm (1 worker in specified time and/or size of payroll) <u>12/</u>	1999 Taxable wage base	
				Min.*	Max.*			Min. <u>8/</u>	Max.			
NY	20 wks. employment <u>10/19/</u>	1 <u>11/</u>	50% of clmt.'s aww	\$40	\$365	<u>11/</u>	Uniform	26	26	\$300 in any qtr.	\$ 8,500	
NC	6 x State aww	1	1/26 of HQ up to 66-2/3% of State aww	25	322	10% aww in HQ	Weighted schedule of bpw in relation to hqw	13 - 26	26	20 wks.	13,200	
ND	1 - 1/2 x hqw	1	1/65 of the 2 highest qtrs.; and 1/2 total wages in the 3 <sup>rd</sup> qtr., up to 60% of the State aww <u>13/</u>	43	271	60% of wba	Weighted schedule of bpw in relation to hqw	12	26	20 wks.	15,600	
OH	20 wks. employment w/ wages in ea. wk. of 27.5% of State aww	1	1/2 clmt.'s aww + d.a. of \$1-\$83 based on clmt.'s aww and number of dep. <u>3/15/</u>	77	279 - 375	1/5 wba	20 x wba; wba for ea. qualifying wk. in excess of 20	20	26	20 wks.	9,000	
OK	\$1,500 and 1 - 1/2 x hqw; \$11,400	1	1/23 <u>18/</u>	16	262 <u>19/</u>	\$100	<u>14/</u>	20+ <u>14/</u>	26 <u>14/</u>	20 wks.	12,000	
OR	1- 1/2 x hqw; not less than \$1,000 in BP or 500 hrs. of employment in the BP	1	1.25% of bpw up to 64% of State aww	81	346	1/3 wba	1/3	4+ <u>7/</u>	26 <u>7/</u>	18 wks. or \$225 in any qtr.	23,000	
PA	37 + - 40; \$800 in HQ and \$1,320 in BP; at least 20% of bpw outside HQ	1	1/23 - 1/25 up to 66-2/3% of State aww + \$5 for 1 dep; \$3 for 2 <sup>nd</sup>	35 - 40	375 - 383 <u>19/</u>	Greater of \$6 or 40% wba	At least 16 credit wks. for min., 18 for max.	16	26	Any time	8,000	
PR	40 x wba not less than \$280; \$75 in 1 qtr.; wages in 2 qtrs.	1	1/11 - 1/26; up to 50% of State aww	7	133**	wba	Uniform	26 <u>7/</u>	26 <u>7/</u>	Any time	7,000	
RI	<u>19/</u>	1	4.62% of hqw up to 67% of State aww + greater of \$10 or 5% of the benefit rate per dep. up to 5 deps.	47 - 97	364 - 455	1/5 wba	36%	15+	26	Any time	14,000	
SC	1- 1/2 x hqw; not less than \$900; \$540 in 1 qtr.	1	1/26 up to 66-2/3% of State aww	20	238	1/4 wba	1/3	15	26	20 wks.	7,000	

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				Min. <sup>*</sup>	Max. <sup>*</sup>			Min. <u>8/</u>	Max.			
SD	\$728 in HQ; 20 x wba outside HQ	1	1/26 up to 50% of State aww	\$28	\$203	1/4 wages over \$25	1/3	15+	26	20 wks.	\$ 7,000	
TN	40; \$780.01 in highest 2 qtrs. <u>19/</u>	1	1/26 of avg. 2 highest qtrs.	30	255	Greater of \$50 or 25% of wba	1/4	12+	26	20 wks.	7,000	
TX	37 x wba	<u>19/</u>	1/25 <u>18/</u>	47	287	Greater of \$5 or 1/4 wba	27%	9+	26	20 wks.	9,000	
UT	1- ½ x hqw <u>19/</u>	1	1/26 up to 60% of State insured avg. FY weekly wage	20	298	3/10 wba	27%	10	26	\$140 in CQ in current or preceding CY	18,500	
VT	\$1,299 in a qtr.; BP wages of 40% of total HQ wages	1	<u>12/</u>	40	265	Greater of 30% of wba or \$40	Uniform	26	26	20 wks.	8,000	
VA	50; wages in 2 qtrs.	1	1/50 of the 2 highest qtrs.	55	228	\$25	1/4	12	26	20 wks.	8,000	
VI	1- ½ x hqw; \$858 in HQ or \$858 in HQ and 39 x wba in BP	1	1/26 up to 50% of State aww	32	232	Wages in excess of \$15	1/3	13+	26	Any time	14,500	
WA	680 hours	1	1/25 of avg. 2 highest qtrs. wages up to 70% of State aww	87	410	1/4 Wages over \$5	1/3	16+-30	30	Any time	22,500	
WV	\$2,200 and wages in 2 qtrs.	1	1.0% of annual wages up to 66-2/3% of State aww	24	311	\$60	Uniform	26	26	20 wks.	8,000	
WI	30 x wba; 7 x wba outside HQ	0	4% of hqw up to max. wba	43	290	\$30 plus 33% of wages in excess of \$30	40%	12	26	20 wks.	10,500	
WY	1.4 x hqw; 8% of State aaw in BP	1	4% of hqw up to 55% of State aww <u>18/</u>	18	250	Wages in excess of 50% of wba	3/10	12 - 26	26	\$500 in current or preceding CY	13,100	

\* In a few instances data shown is effective a few days after date shown.

\*\* Possible increase in wba was not available at press time.

<sup>1</sup>Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; fiscal year, FY; high quarter, HQ; high-quarter wages, hqw; average annual wage, aaw; average weekly wage, aww; benefit year, BY; calendar quarter, CQ; calendar year, CY; dependent, dep.; dependents allowances, da.; minimum, min.; maximum, max.; quarter, qtr.; week, wk.

<sup>2</sup>Unless otherwise noted, waiting period same for total or partial unemployment. In Ga. by interpretation. In Calif. it may be suspended by the Governor if compliance would hinder or delay the effects of any state of war emergency or state of emergency.

<sup>3</sup>When States use weighted high-quarter, annual-wage, or average weekly-wage formula, approximate fractions or percentages figured at midpoint of lowest and highest normal wage brackets. When da provided, fraction applies to basic wba. In States noted variable amounts above max. basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to max. basic wba. In Ind. da. paid only to claimants with earnings in excess of that needed to qualify for basic wba and who have 1-3 depts. In Iowa, and Ohio claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic max. available only to claimants in dependency classes whose hqw or aww are higher than that required for max. basic benefit. In Mass. for claimant with aww in excess of \$66 wba computed at 1/26 of 2 highest quarters of earnings or 1/13 of highest quarter if claimant has no more than 2 quarters work.

<sup>4</sup>When 2 amounts given, higher includes da.. Higher for min. wba includes max. allowance for one dep.. In D.C., Md., and N.J., same max. with or without dep.

<sup>5</sup>In computing wba for partial unemployment, in States noted full wba paid if earnings are less than 1/2 wba; 1/2 wba if earnings are 1/2 wba but less than wba. In Mich. for each \$1 earned the wba will be reduced by 50 cents; there is also a limitation on total weekly benefits and earnings at

1-1/2 times the benefit amount with an equal reduction of benefits for each \$1 earned; if the reduction in the wba results in a zero benefit rate, the weeks of benefit payments will be reduced by 1 week.

<sup>6</sup>States noted have weighted schedule with percent of benefits based on bottom of lowest and highest wage brackets.

<sup>7</sup>Benefits extended under State program when unemployment in State reaches specified levels; Alaska, Calif., N.J. (until March 1, 1997), by 50%; Conn. by 13 weeks; D.C. by 10 weeks; Oreg. by 25%. In Hawaii benefits extended by 13 weeks when a manmade or disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families. In P.R. benefits extended by 32 weeks in certain industries, occupations or establishments when special unemployment situation exists. Benefits also may be extended during periods of high unemployment by 50%, up to 13 weeks, under Federal-State Extended Compensation Program.

<sup>8</sup>For claimants with min. qualifying wages and min. wba. When two amounts shown, range of duration applies to claimants with min. qualifying wages in BP; longer duration applies with min. wba; shorter duration applies with max. possible concentration of wages in HQ; therefore highest wba possible for such BP earnings.

<sup>9</sup>Waiting period compensable if claimant unemployed after 9 consecutive weeks, Mo.; when benefits are payable for third week following waiting period, N.J.; after benefits paid equaling 3 x wba, Tex.

<sup>10</sup>Or 15 weeks in last year and 40 weeks in last 2 years of aww of \$80 or more, N.Y.; 14 weeks of employment and BP wages equal to 20 x the State aww, Mich.; BP wages in 2 qtrs. of 1-1/2 x the min. Missouri taxable wage base for that year, Mo.; 20 wks. of work with 5% of monetary BP wage requirement (8% of insured average FY wage for preceding FY in BP) in each week, Utah.; wages in 2 qtrs., 40 x wba in BP, Ga.

<sup>11</sup>For N.Y., waiting period is 4 effective days accumulated in 1-4 weeks; partial benefits 1/4 wba for each 1 to 3 effective days. Effective days: fourth and each subsequent day of total unemployment in week for which not more than \$300 is paid.

<sup>12</sup>To 58.5% State aww if claimant has nonworking spouse; 65.5% if he has dep. child, Ill.; 1/19-1/23 up to 65% of State aww for claimants with dep, Iowa; 1/46 of wages in highest 2 qtrs. if the trust fund balance is at least \$90 million, or as 1/52 of wages in highest 2 qtrs. if the trust fund balance is less than \$90 million, Del.; higher of 50 percent of the individual's aww during the base period, to a maximum of 66-2/3 percent of the State aww; or 50 percent of the individual's aww during the high quarter to a maximum of 50 percent of the State's aww, or \$331, whichever is higher, Minn.; wages in the 2 highest qtrs. divided by 45, Vt.; if HQ wages exceed \$4,966.99, the max. wba will be 39% of these wages divided by 13, Calif.; 1/24 of HQ if alternative qualifying wages are used, Ga.

<sup>13</sup>Up to 66-2/3% of State aww, La. 62% of State aww depending on the trust fund reserves or 65% of State aww depending on trust fund reserves and the State's average contribution rate if below the nationwide average for the preceding yr., N.Dak.

<sup>14</sup>Duration can be much less than 26 wks. for individuals with only one BP ER; duration will be lesser of 26 x wba, percentage (based on the UC fund balance and ranging from 20 to 25 percent) of the State's average annual wage, or a percentage (based on the UC fund balance and ranging from 40 to 50 percent) of the individual's insured wages during the BP, Okla.

<sup>15</sup>\$1,500 in any CQ in current or preceding CY unless otherwise specified.

<sup>16</sup>Max. amount adjusted annually: by same percentage increase as occurs in State aww (Ohio) by \$7 for each \$10 increase in average weekly wage of manufacturing production workers (Texas).

<sup>17</sup>Wba's will be reduced by 5% or by the reduction determined by a trigger mechanism, but the wba may not be reduced to less than half the max. wba, Pa.; wba's over \$90 will be reduced to 85% of the computed amount when revenues in the fund are inadequate to pay benefits, Wyo.; the greater of \$197 or 60%, 57.5%, 55%, 52.5% or 50% of State aww of the second preceding CY depending on the condition of the fund, Okla.; if the trust fund balance is less than \$165 million but more than \$150 million, the max. wba will be \$245, if the trust fund balance is less than \$150 million but equal to or greater than \$90 million, the max. wba will be \$225, and if the trust fund balance is less than \$90 million, the max. wba will be \$205, Del.; wba will range from \$181-\$215 depending on trust fund bal., La.

<sup>18</sup>Qualifying wages are 200 times min. hourly wage in 1 qtr. and BP wages of 1-1/2 times HQ, however the BP wages must be at least 400 times min. hourly wage, R.I.; with min. aww, greater of 21 times the min. hourly wage in effect on Feb. 4, 1991, or \$80, N.Y.; BP wages of 1-1/2 x HQ or wages in 3 of the 4 qtrs. in the BP, Nev.; claimant with BP earnings outside HQ of less than the lesser of 6 x wba or \$900 will not be eligible for benefits, Tenn.

<sup>20</sup>The taxable wage base depends on the condition of the fund; it could be \$7,000, \$7,700, or \$8,500, (for 1999 the wage base is \$7,000), La.

<sup>21</sup>Several alternate qualifying requirements are available, see N.J. unemployment insurance law for details.